

Terms and Conditions for Individuals

Products and Services		Fees and Commissions				
		ALL	EUR	USD	GBP	CHF
1. Current Accounts						
Account opening		Free				
Relationship closing	After 3 months of opening	Free				
	Within three months of opening	€ 30				
Account maintenance fee (Free for month of acc. opening)		150	1.5	1.5	1.5	1.5
Current Account Minimum Balance		1,000	10	10	10	10
Loan Account dedicated for loan usage only		Free				
Account Statement		Free				
Account Statement delivered to customer's address		ALL 100/envelope				
Credit interest rate in the current account		0				
2. Salary package						
Current account + Visa Inspire		ALL 150				
3. Cash transactions						
Cash deposit		Free				
Cash deposits by third parties to different branch account (only to individual accounts)	up to ALL 100.000 or eqv	ALL 100				
	over ALL 100.000	1 o/oo of the amount				
Cash withdrawals	up to All 300.000 or eqv	Free				
	over All 300.000	ALL 150				
Cash Payments to Treasury /Budget * accounts or Payments of Utility Bills (excluding Albtelcom Bills)	by customers	ALL 150				
	by non customers	ALL 200				
<i>* Included payments of municipality taxes and Payments to Central Agency for Student Achievement Evaluation and University</i>						
4. Currency exchange						
Currency exchange account to account		Free				
Currency exchanges in cash	For amounts ALL 1,000- ALL 200,000	ALL 200				
	For amounts ALL 200,001 - ALL 1,000,000	ALL 500				
	For amounts over ALL 1,000,000	ALL 1000				
5. Albanian Government Securities						
Application through ISBA (Treasury Bills and Bonds)		1.5 o/oo of the nominal amount, min ALL 1,000, max ALL 5,000				
Application through Bank of Albania (Treasury Bills cash settlement only)		ALL 700				
6. Time deposit						
Opening of Time Deposit		Free				
Automatic TD renewal		ALL 50	€0.3	\$0.3	GBP 0.3	N/A

Products and Services		Fees and Commissions				
		ALL	EUR	USD	GBP	CHF
Penalty for deposit breakdown (3M;6M;10M;1Y;15M;21M;2Y)		Accrued Interest				
	18 Month Deposit	<p>a) If the Depositor will break down the deposit during the first 12 months, he will not earn any interest and the Bank will refund only the amount of the "Deposit Principal".</p> <p>b) If the Depositor will break down the deposit after the first year of the Maturity Date, he will earn only the interest accrued over the first twelve months and will lose the interest accrued over the last months.</p>				
	30 Month Deposit	<p>a) If the Depositor will break down the deposit during the first year, he will not earn any interest and the Bank will refund only the amount of the "Deposit Principal".</p> <p>b) If the Depositor will break down the deposit during the second year of the Maturity Date, he will earn only the interest accrued during the first year and will lose the interest accrued over the months of the second year.</p> <p>c) If the Depositor will break down the deposit during the last 6 months of the Maturity Date, he will earn the interest accrued during the first and second year and lose the accrued interest of the last months.</p>				
Penalty for deposit breakdown	3 Year Time Deposit	<p>a) If upon the Depositor's request ,the partial or total withdrawal of the amount invested in the deposit occurs during the first year of the term, then the depositor will lose the interest accrued until that moment;</p> <p>b) If, upon the Depositor's request ,the partial or total withdrawal of the amount invested in the deposit occurs during the first half of the second year, then the depositor will earn only 50% (fifty percent) of the interest accrued during the first year, meanwhile he will lose the rest of the interest accrued during the first year and the interest accrued until that moment of the second year.</p> <p>c) If, upon the Depositor's request ,the partial or total withdrawal of the amount invested in the deposit occurs during the second half of the second year, then the depositor will earn the whole interest accrued during the first year, meanwhile he will lose the rest of the interest accrued until that moment of the second year.</p> <p>d) If, upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the first half of the third year, then the depositor will earn the whole interest accrued during the first year, and 50% (fifty percent) of the interest accrued during the second year, meanwhile he will lose the rest of the interest accrued during the second year and the interest accrued until that moment of the third year.</p> <p>e) If, upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the second half of the third year, then the depositor will earn the whole interest accrued during the first and second year, meanwhile he will lose the rest of the interest accrued until that moment of the third year.</p>				

Products and Services		Fees and Commissions				
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Penalty for deposit breakdown	5 Year Time Deposit with Fix interest rate	<p>a) If, upon the Depositor's request, the withdrawal of the amount invested in the deposit occurs during the first year of the term, then the depositor will lose the whole interest accrued until that moment;</p> <p>b) If, upon the Depositor's request, the withdrawal of the amount invested in the deposit occurs during the second year, then the depositor will earn only 30% (thirty percent) of the interest accrued until that moment (accrued interest is composed of the interest accrued during the first year and partly during the second year). The Depositor will lose 70% (seventy percent) of the interest accrued until that moment.</p> <p>c) If, upon the Depositor's request, the withdrawal of the amount invested in the deposit occurs during the third year, then the depositor will earn only 40% (forty percent) of the interest accrued until that moment (accrued interest is composed of the interest accrued during the first year, second year and partly during the third year). The Depositor will lose 60% (sixty percent) of the interest accrued until that moment.</p> <p>d) If, upon the Depositor's request, the withdrawal of the amount invested in the deposit occurs during the fourth year, then the depositor will earn only 50% (fifty percent) of the interest accrued until that moment (accrued interest is composed of the interest accrued during the first year, second year, third year and partly during the fourth year). The Depositor will lose 50% (fifty percent) of the interest accrued until that moment.</p> <p>e) If, upon the Depositor's request, the withdrawal of the amount invested in the deposit occurs during the fifth year, then the depositor will earn only 60% (sixty percent) of the interest accrued until that moment (accrued interest is composed of the interest accrued during the first year, second year, third year, fourth year and partly during the fifth year). The Depositor will lose 40% (forty percent) of the interest accrued until that moment.</p>				

Products and Services		Fees and Commissions				
		ALL	EUR	USD	GBP	CHF
Penalty for deposit breakdown	Stafete Deposit	If the Depositor will break down the deposit before the Maturity Date, then the depositor will not lose the applicable and accrued interest for every month until that moment, but he will lose the interest of the month when the request for the deposit breakdown is submitted, and he cannot demand any interest for the remaining period.				
	Upfront Deposit	The penalty is equal to the whole interest amount which is prepaid to the customer's account until the deposit breakdown.				
	2 Year Time Deposit with 6 months interest liquidation (2Y L6)	<p>a) If, upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the first year of the term, then the depositor will lose the interest accrued until that moment;</p> <p>b) If, upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the first half of the second year, then the depositor will earn only the interest accrued during the first year, meanwhile he will lose the rest of the interest accrued during the first year and the interest accrued until that moment of the second year.</p> <p>c) If, upon the Depositor's request, the partial or total withdrawal of the amount invested in the deposit occurs during the second half of the second year, then the depositor will earn the whole interest accrued during the first year, meanwhile he will lose the rest of the interest accrued until that moment of the second year.</p>				
	"5 for 5" Deposit	<p>a) The deposit breakdown is not allowed during the first year. In case of exceptions, the depositor will lose the accrued interest of the current year and the interest that will be accrued for the remaining years until maturity;</p> <p>b) If the Depositor will break down the deposit during 2nd – 5th year, then the depositor will lose the interest accrued for the year when the breakdown is made and the interest that would be accrued for the remaining years until maturity</p>				
	"7 for 7" Deposit	<p>a) The deposit breakdown is not allowed during the first year. In case of exceptions, the depositor will lose the accrued interest of the current year and the interest that will be accrued for the remaining years until maturity;</p> <p>b) If the depositor will break down the deposit during 2nd – 7th year, then the depositor will lose the interest accrued for the year when the breakdown is made and the interest that would be accrued for the remaining years until maturity</p>				
7. Payments						
Internal payments						
Payments between ISBA Accounts	branches in the same city	Free / same value date				
	branches in different cities	Free / + 1 value date *				
Execution of payments with standing order		€ 1/ transaction*				
<i>(*) internet banking transactions are excluded</i>						
Utility Payments						
Payments with Direct Debit Agreement	Payment execution	Free				
Payments of the Utility Bills of Electricity, Telephone **, Mobiles, Water, etc. *		ALL 50				
<i>(*) internet banking transactions are excluded from the payments commission;</i>						
<i>(**)no commission will be applied for these bills (covered by the operator)</i>						
Treasury/Budgeted payments*						
Payments from the account		ALL 50				
<i>(*) internet banking transactions are excluded from the payments commission</i>						
Incoming Payments		ALL	EUR	USD	GBP	CHF
Inward payments from other banks	Value date	2 working days				
	Inward payment in ALL	Free				
	Inward payment in FCY		1.5 o/oo, min. € 7, max. € 70			
	Inward payment in cash		2 o/oo, min. € 20			

Incoming Payments "Express to Family"	Received in customer's account	Free				
	Received in cash (non-customers)	Eur 10 for amounts up to Eur 2,100				
		Eur 15 for amounts Eur 2,100.1 - Eur 3,098				
		Eur 20 for amounts Eur 3,098.1 - Eur 5,000				
Outgoing Payments		ALL	EUR	USD	GBP	CHF
Outward payments standard value date		2 working days				
Outward Payments in ALL	Amounts up to ALL 1,499,999	ALL 500				
	Amounts over ALL 1,500,000	ALL 1.500				
Outward Payments in Foreign currency	Ordered from the account			2 o/oo min € 15 max 250 € (plus SWIFT charges)		
	Ordered in cash			2.5 o/oo, min. € 20 max 350 € (plus SWIFT charges)		
	Ordered by non- customers			3 o/oo, min. € 30 (plus SWIFT charges)		
Payments Investigation Fee (Incoming and Outgoing)		EUR 25/ investigation plus correspondent bank charge				
Additional Fee for Payments with Charges "OUR" ,applicable when the sender pays all correspondent bank(s) charges		ALL	EUR	USD	GBP	CHF
Payments with Charges "OUR" (in EURO)	For amounts 0 - €10,000		€ 11			
	For amounts €10,001 - €50.000		€ 21			
	For amounts over €50.000		€ 40			
Payments with Charges "OUR" (in USD)	For amounts 0 - \$20,000			\$25		
	For amounts over \$20.000			\$50		
Payments with Charges "OUR" in GBP and CHF					£30	30
Additional fee for Urgent/non-spot Payments :		ALL	EUR	USD	GBP	CHF
Additional fee for urgent /non spot payments (same value date /1 working day) The fee is calculated on annual basis (i.e.amount*no of days*5%/360)		7%, min € 5	5%, min € 5	4.5%, min € 5	7%,min € 5	7% ,min € 5

8. Plastic Cards

American Express Cards / Monthly Bill Payment Fee	€ 10			
ISBA Debit cards	Visa Inspire	Visa Classic	MC Standard	MC Gold
Transactions in Intesa Sanpaolo Bank Albania ATMs in Albania	Free			
Transactions in non-Intesa Sanpaolo Bank Albania ATMs in Albania	ALL 200	\$2	€ 1.5	€ 3.0
Transactions in ATM-s of Intesa Sanpaolo Group	Free	2.5% of the amount, min \$2.5	2.5% of the amount, min €2.5	2.5% of the amount, min €2.75
Transaction through internet (on-line) or transactions executed abroad through ATM/POS	2.5% of the amount	2.5% of the amount, min \$2.5	2.5% of the amount, min €2.5	2.5% of the amount, min €2.75
Monthly Service Fee	ALL 150	\$2	€ 1.5	€ 2.5
Replacement of Card/Pin reissue	ALL 1,000			
Replacement of expired Card	Free			
MasterCard Credit Card				
Joining Fee	Free			
Annual Membership Fee for Principal Card	Free for the 1st year 1,500 LEK starting from the 2nd year			
Annual Membership Fee for Supplementary Card	Free for the 1st year 1,000 LEK starting from the 2nd year			
Payments in POS	Free			
Payments over the Internet	Free			
Commission on Cash withdrawal transactions in Intesa Sanpaolo Bank ATMs	2% min 500 LEK			
Commission on Cash withdrawal transactions in non-Intesa Sanpaolo Bank Albania ATM-s	2.5% min 500 LEK			
Commission on POS Cash Advance transactions	3% min 500 LEK			
Grace Period	up to 45 days			
Annual Interest Rates on Purchases	Salary Clients: 16% Non Salary Clients: 20% Cash Collateral Clients: 8%			
Annual Interest Rates on Withdrawals	Salary Clients: 20% Non Salary Clients: 24% Cash Collateral Clients: 12%			
Penalty Interest Rate on late payment of Minimum Repayment Amount (annual)	35%			
Minimum Repayment Amount	5% on purchases and withdrawals + 100% on commission, interests and penalties			
Card/PIN reissue	1,000 LEK			
Emergency Card Reissue	3,500 LEK			
Temporary Card Blocking	Free			
Definitive Card Closure	Free			
PIN Change on ISPBA's ATM	Free			
Card Renewal on Expiry	Free			
Daily Limit (Value)	ATM Withdrawals: 15,000 LEK POS Purchases: Card Approved Limit *Internet Purchases: 100,000 LEK			
Daily Limit (No of Transactions)	ATM Withdrawals: 10 POS Purchases: 20 Internet Purchases: 10			
Contactless limit (Value/Number)	2,000 LEK / 2			
* If Approved Credit Card Limit is lower than 100,000 LEK, then Internet purchases daily limit will be the total value of approved limit				

Visa Infinite Card					
Annual Membership Fee (supplementary card included in the annual membership fee) for the first year	Free of charge				
Annual Membership Fee (supplementary card included in the annual membership fee)	€ 500				
Additional Cardholder Membership Fee	€ 250				
Payments in POS	Free				
Payments over the Internet	Free				
Cash withdrawal in ISPBA ATMs	3% ,min € 2.5				
Cash withdrawal in non ISPBA ATM-s	4% ,min € 5				
Grace period	15 days				
Interest for overdue payment (on annual basis)	60%				
Default Principal Card limit	€ 15,000				
Default Supplementary Card Limit	€ 7,500				
Cash Withdrawal Limit	€ 2,500				
Card /PIN reissue	Free				
PIN change in ATM	Free				
Prepaid Card					
Commission for the card issuance	500 ALL				
Commission for the card issuance for customers aged 18-23	Free				
Minimum amount/ load	1,000 ALL				
Maximum amount/ load	100,000 ALL				
Maximum load during the calendar year	350,000 ALL				
Maximum no of loads/ day	2				
Maximum daily cash access ATM/ Cash advance	50,000 ALL				
First reload upon card issuance	Free				
Reload with cash at Bank counter	100 ALL				
Reload from another account to the Bank counter	50 ALL				
Withdrawal in own Bank ATM-s	Free				
Withdrawal in the other ATM-s inside country	0.5% + 250 ALL				
Withdrawal in the ATM-s outside country	1% e shumes + 250 ALL				
Cash advance in ISPBA counters	N/A				
Cash advance in other Banks counters within country	500 ALL				
Cash advance in other Banks counters outside country	2% of the amount + 500 ALL				
POS purchases + Internet	Free				
PIN re-print	500 ALL				
Card replacement fee	500 ALL				
Card monthly maintenance fee	Free				
Card Blocking fee	Free				
Card closing fee	Free				
Card issue outside Albania					
Fee for withdrawals in Intesa Sanpaolo Bank Albania ATMs with cards issued outside the territory of Albania* * Excluding Visa Inspire Card	400 ALL for withdrawal in ALL / 3 € for withdrawal in €				
Products and Services	Fees and Commissions				
	ALL	EUR	USD	GBP	CHF
9. Checks					
Check Book	€10 per cheque book				
Stopped Cheques	€10 per cheque				
Issued by the Bank					
Bank Draft	for customers	2 o/oo, min. €15, max. €200			
	for non customers	2.5 o/oo, min. €25, max €250			
Managers cheque	for customers	2 o/oo, min. €15, max. €200			
	for non customers	2.5 o/oo, min. €25, max €250			
Accepted by the Bank (for Clearing)					
Accepted and booked for clearing - funds available in the account	5 working days (LEK)				
	30 working days (EUR,USD,GBP)				
	45 working days (EUR,USD,GBP)				
Received for credit to ISBA account	2 o/oo, min €10, max. €150				
US Treasury checks	1.5 o/oo, min €10, max. €100				
Checks for collection	2 o/oo,min € 20, max € 200, plus swift charges				

Products and Services		Fees and Commissions				
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10. Loans and Overdrafts						
Overdraft on current account effected by the value date						
Debit interest rate (on annual basis)		17%	13%	13%	13%	12%
OD Retail		ALL	EUR	USD		
Administration fee	Up to EUR/USD 3,000 ALL 300,000	4,000	€ 30	\$40		
	Amounts EUR/USD 3,001- 6,000 ALL 300,001-600,000	6,500	€ 50	\$65		
	Amounts EUR/USD 6,001- 10,000 ALL 600,001-1,000,000	7,800	€ 60	\$75		
	Interest rate (on annual basis)-applicable over the Overdraft utilized amount	23.4%	18.9%	18.9%		
Penalty		27%	21%	21%		
Other fees	Commission on unused funds	Free				
	Contract amendment	Free				
	Prepayment	Free				
Credit Lines covered with cash collateral		ALL	EUR	USD		
Administration fee		1.5 o/oo , min €50/ LEK 7,000; max €800/ LEK 112,000				
Fee for pledge contract amendment	Up to EUR 50,000	ALL 4,200	€ 30			
	Over EUR 50,000	ALL 7,000	€ 50			
Loan Agreement amendment		Free				
Prepayment (Premature liquidation)	Overdrafts	Free				
	Mortgage Loan	1 % of the prepaid amount if the remaining period to maturity is less then 1 year; 2% of the prepaid amount if the remaining period is more than 1 year				
	Consumer Loan (<i>personal loan, car loan</i>)	0.5% of the prepaid amount if the remaining period to maturity is less then 1 year; 1% of the prepaid amount if the remaining period is more than 1 year				
Commission on unused funds		Free				
Interest rate (on annual basis)-applicable over the Overdraft utilized amount results as the maximum of:		Variable IR (Sum of Time Deposit Published Rates for same currency& same tenor of the credit line and the spread. Spread 2%) MIR according to preferential rate of the customer Time deposit or Table rate): - General MIR is sum of TD published rate for the currency and tenor of customer TD used as collateral and the Spread - Specific MIR is sum of customer Specific TD rate used as collateral and the Spread - Fixed MIR is determined by Treasury Department				
Penalty		10%				
Coverage ratio		110% if collateral and credit exposure are in the same currency 120% if collateral and credit exposure are in different currency				
Other		For credit tenors of more than one year, revision at least every year should be contractually performed.				
OD Salary		ALL	EUR	USD		
Administration fee (New lines and renewals)		2% of the line				
	Min	1,000	€ 10	\$10		
	Max	4,000	€ 30	\$40		
Interest rate (on annual basis)-applicable over the Overdraft utilized amount		22.2%	17.7%	17.7%		
Penalty		27%	21%	21%		
Other fees	Commission on unused funds	Free				
	Contract amendment	Free				
	Prepayment	Free				

Personal Loan and Pre-Approved Loan		ALL	EUR
Purpose		Purchase of furniture / Holidays/Unexpected expenses / Etc.	
Minimum amount		50,000	500
Maximum amount	Mass Clients	1,400,000	10,000
	VIP & Magnifica Clients	2,200,00	16,000
Tenor		Up to 84 months	
Payment mode		Fixed monthly installments (principal + interest)	
Collateral		N/A	
Other conditions (It is necessary to show that:		1. you are working for the same employer for a minimum of 7 months; 2. you have stable monthly income	
Commission on unused funds		N/A	
Amendment of loan contract		Free	
Administration fee for Personal Loan	Up to ALL 500,000/ EUR 5,000	6,500	€ 50
	Over ALL 500,000/ EUR 5,000	13,000	€ 100
Administration fee for Pre-Approved Loan		7,000	€ 50
Interest rate (on annual basis)	Salary Customers	5.5% for first 3 years 8.5% after the 3 rd year	13%
	Other customers	6.5% for first 3 years 9.5% after the 3 rd year	
Penalty		10%	
Partial/ Total liquidation before maturity		0.5% of the prepaid amount if the remaining period to maturity is less than 1 year; 1% of the prepaid amount if the remaining period is more than 1 year	
Fast Loan		ALL	EUR
Purpose		Any consumer need	
Minimum amount		50,000	500
Maximum amount		400,000	3,000
Tenor		Up to 5 years	
Payment mode		Fixed monthly installments (principal + interest)	
Collateral		N/A	
Other conditions (It is necessary to show that:		1. you are working for the same employer for a minimum of 7 months; 2. you have stable monthly income	
Commission on unused funds		N/A	
Amendment of loan contract		Free	
Administration fee		6,500	€ 50
Interest rate (on annual basis)	Salary Customers	10%	18%
	Other customers	12%	
Penalty		10%	
Partial/ Total liquidation before maturity		Free	

Mortgage Loan for real estate purchase

Purpose	1. Purchase of residential Property (1st, 2nd or other house). 2. Construction of Residential Property	1. Purchase of other real estate (shop, store, office etc.). 2. Construction of other real estate (non-residential)
Bank participation	Not more than 70 % *	Not more than 50 %
Administration fee	0.75% of loan amount ,Min ALL 30,000 or EUR 200	
Interest rate (on annual basis) for EUR	1.9% for 1st year or 3% for 1st 3 years; 1Y Euribor + 3.7%, MIR 3.7% for remaining years	2% for 1st year or 3.5% for 1st 3 years; 1Y Euribor + 3.7%, MIR 4% for remaining years
Interest rate (on annual basis) for ALL	3% for 1st year or 3.5% for 1st 2 years or 4% for 1st 3 years; 1Y TBill + 1.5%, MIR 3.8% for remaining years	3.3% for 1st year or 3.7% for 1st 2 years or 4% for 1st 3 years; 1Y TBill + 1.5%, MIR 4% for remaining years
Prepayment fee	Free	1 % of the prepaid amount if the remaining period to maturity is less than 1 year; 2% of the prepaid amount if the remaining period is more than 1 year
Minimum amount	ALL 1,000,000 or EUR 10,000	
Tenor	Min: 5 years; Max: up to 30 years	
Payment mode	Fixed monthly installments (principal + interest)	
Collateral type	Residential real estate/ other real estate	
Loan to value (collateral)	Up to 70% of collateral value for residential real estate purchase Up to 50% of collateral value for other real estate purchase	
Amendment of loan contract	ALL 21,000 or EUR 150 for each amendment	
Penalty	10%	
Additional Payments: 1. The notarization of the contracts 2. Life insurance (renewable each year for the outstanding loan amount) 3. Property insurance (required for the entire loan period).It can be paid as per customer choice: a) In one shot upfront, by the customer b) Financed by the bank, (premium amount will be considered part of the loan and will be repaid composed with loan installments) 4. The evaluation of property by a licensed expert. 5. Maintenance of the current account (as per T&C in force) 6. Expenses in the Registration Office of Immovable Properties <i>*In case the coverage ratio is between 120% - 143%, IR will be +0.25%</i>		

Refinancing Mortgage Loan			
Purpose	1. Purchase of a residential Property (1st, 2nd or other house). 2. Construction of Residential Property	1. Purchase of other real estate (shop, store, office etc.). 2. Construction of other real estate (non-residential)	Any other purpose
Bank participation	Not more than 70 % *	Not more than 50 %	
Administration fee	0.5% of loan amount , Min ALL 10,000 or EUR 100		
Interest rate (on annual basis) for EUR	1.9% for 1st year or 2.5% for 1st 2 years or 3% for 1st 3 years; 1Y Euribor + 3.7%, MIR 3.7% for remaining years		
Interest rate (on annual basis) for ALL	2.5% for 1st year or 3% for 1st 2 years or 4% for 1st 3 years; 1Y TBill + 1.5%, MIR 3.8% for remaining years		
Prepayment fee	Free	1 % of the prepaid amount if the remaining period to maturity is less than 1 year; 2% of the prepaid amount if the remaining period is more than 1 year	
Amount	Min: ALL 1,000,000 or EUR 10,000		Min; ALL 1,000,000 or EUR 10,000 Max: ALL 6,000,000 or EUR 50,000
Tenor	Min: 5 years; Max: up to 30 years		Up to 20 years
Payment mode	Fixed monthly installments (principal + interest)		
Collateral type	Residential real estate/ other real estate		
Loan to value (collateral)	Not more than 70 %	Not more than 50 %	
Amendment of loan contract	ALL 21,000 or EUR 150 for each amendment		
Penalty	10%		
Additional Payments: 1. The notarization of the contracts 2. Life insurance (renewable each year for the outstanding loan amount) 3. Property insurance (required for the entire loan period).It can be paid as per customer choice: a) In one shot upfront, by the customer b) Financed by the bank, (premium amount will be considered part of the loan and will be repaid composed with loan installments) 4. The evaluation of property by a licensed expert. 5. Maintenance of the current account (as per T&C in force) 6. Expenses in the Registration Office of Immovable Properties <i>*In case the coverage ratio is between 120% - 143%, IR will be +0.25%</i>			

All purpose Mortgage Loan		
Purpose	Any purpose different from buying a property	
Bank participation	Not more than 50%	
Minimum amount	ALL 1,000,000 or EUR 10,000	
Maximum amount	ALL 6,000,000 or EUR 50,000	
Tenor	Up to 20 years	
Payment mode	Fixed monthly installments (principal + interest)	
Collateral type	Residential real estate/ other real estate	
Loan to value (collateral)	Up to 50% of collateral value	
Administration fee	0.75% of loan amount ,Min ALL 30,000 or EUR 200	
Amendment of loan contract	ALL 21,000 or EUR 150 for each amendment	
Interest rate (on annual basis) for EUR	3% for 1st year or 3.2% for 1st 3 years; 1Y Euribor + 3.7%, MIR 4% for remaining years	
Interest rate (on annual basis) for ALL	3.3% for 1st year or 3.7% for 1st 2 years or 4% for 1st 3 years; 1Y TBill + 1.5%, MIR 4% for remaining years	
Prepayment fee	0.5 % of the prepaid amount if the remaining period to maturity is less than 1 year; 1% of the prepaid amount if the remaining period is more than 1 year	
Penalty	10%	
Additional Payments:		
<ol style="list-style-type: none"> 1. The notarization of the contracts 2. Life insurance (renewable each year for the outstanding loan amount) 3. Property insurance (required for the entire loan period).It can be paid as per customer choice: <ol style="list-style-type: none"> a)In one shot upfront, by the customer b)Financed by the bank,(premium amount will be considered part of the loan and will be repaid composed with loan installments) 4. The evaluation of property by a licensed expert. 5. Maintenance of the current account (as per T&C in force) 6. Expenses in the Registration Office of Immoveable Properties 		
Car Loan	ALL	EUR
Purpose	Purchase of the new/used car	
Bank participation	Not more than 75 % for new car/Not more than 65 % for used car	
Maximum amount	Up to ALL 6,000,000 for new car ALL 2,800,000 for used car	Up to EUR 40,000 for new EUR 20,000 for used car
Tenor	Up to 5 years for new car/Up to 3 years for used car	
Payment mode	Fixed monthly installments (principal + interest)	
Administration fee	1.5%	
Amendment of loan contract	EUR 150 for each amendment	
Interest rate (on annual basis)	Tribor1Y + 4.5%,MIR 11%	Euribor1Y + 5%, MIR 8%
Other	Additional Payments: <ol style="list-style-type: none"> 1. The notarization of the contracts is to be paid by the Borrower 2. Life Insurance (if applicable) 3. Maintenance of the Account 4. Expenses in the Registration Pledge Office 5. Full Casco 	
Collateral	Pledge on the car	
Unused funds fee	N/A	
Penalty	10%	
Prepayment fee	0.5% of the prepaid amount if the remaining period to maturity is less then 1 year; 1% of the prepaid amount if the remaining period is more than 1 year	

Student Loan	ALL	EUR
Purpose	Cover fees related to university studies either bachelor, master or other advanced degree	
Minimum amount	100,000	500
Maximum amount	750,000	5,000
Tenor	Up to 84 months	
Payment mode	Fixed monthly installments (principal + interest)	
Collateral	N/A	
Other conditions (It is necessary to show that:	1. Co-borrower needed 2. The customer has to support the purpose of the loan with documents certifying the studies	
Unused funds fe	N/A	
Administration fee	LEK 5000	
Interest rate (on annual basis)	8,5 % for the first 3 years, BTH1V + 6 %, 7% for the first 3 years ,Euribor1V + 6.5 MIR 8,5 % for the following years %,MIR 7% for the following years	
Penalty	10%	
Prepayment fee	Free	
11. Miscellaneous		
Internet Banking for Individuals	Free during opening month , then € 1 per month	
Security Key for Internet Banking	€ 5 / per user	
Mobile Banking for Individuals	Free	
Security Key for Mobile Banking	Free	
SMS notification service	ALL 50 / month	
Safe Boxes annual Fee	Type 1 (40 x5 cm)	€ 150
	Type 2 (40 x10 cm)	€ 200
	Type 3 (40 x17 cm)	€ 300
Forced opening of the Safe Box	€ 100	
CELI Payments	€ 1/ transaction	
Investigations on transactions 6 months or older from the bank's archive	€ 25	
SWIFT charges	€ 10	
Fax charges	€ 10	
Postage charges	As incurred	
Cash deposit for NOA installment payment	LEK 100	
Letter confirming relationships & a/c balance	ALL 1,000	
Certificate confirming non-relationship	€ 10	
12. Students's Package		
Current Accounts	Package Price	
Account maintenance fee	99 ALL / Month	
Prepaid Card		
Card issuance		
Channels		
Mobile Baking	Commission	
SMS notification service		
Payments and other transactions	Commission	
Cash deposit to the account	Free	
Payments of the Utility Bills	Free	
Inward payments from other banks in ALL	Same Value date/Free	
Prepaid Card	Commission	
Card reload	Free from account 50 ALL for cash reload	
Treasury/Budged payments to Central Agency for Student Achievement Evaluation and University	Commission	
Payments from the account	Free	
Cash by customers	100 ALL	

LAW ON DEPOSIT INSURANCE

Deposit Insurance Agency (the Agency) is a public legal person, seated in Tirana, conducting its functions pursuant to the satisfaction of all the objectives based on the Law no. 53/2014, dated 22/05/2014, "On Deposit Insurance".

"INTESA SANPAOLO BANK ALBANIA" SHA, based on the Law no. 8873 dated 29/03/2002 "On Deposit Insurance" amended by Law no. 53/2014 dated 22/05/2014, is provided by the Agency with the Deposit Insurance Certificate no.10 dated 11.05.2009

Based on this certificate, the Agency, according to article 33, paragraph 1, point a) of the Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", insures and compensates the insured deposits of any depositor of "INTESA SANPAOLO BANK ALBANIA" SHA to the extent of 100 percent, but in any case not more than ALL 2,500,000 (two million and five hundred thousand Lek), irrespective of the number of deposits and their currency, deposited in this Bank.

A – DEPOSITS INSURANCE

"**Depositor**" based on Article 3, paragraph 17 of the Law no. 53/2014 dated 22/05/2014 "On Deposits Insurance" is any individual, entitled to receive the deposit repayment from an entity that is subject of deposit insurance scheme, including herein the deposit holder with full rights over a deposit jointly owned and any beneficiary of a third party deposit.

"**Deposit**" based on Article 3, paragraph 13 of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance bears the meaning defined by the law no. 9662, dated 18/12/2006, "On Banks in Republic of Albania", and/or any law amending it.

"**Insured Deposit**", based on Article 3, paragraph 14 of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance" is the aggregated value of all deposits of a depositor, including their accrued interest on the assessment or intervention date in a member entity of the scheme, except for the deposits excluded from insurance and compensation from the Agency, provided in article 32 of this Law:

- a) part of the deposit in the bank or branch of foreign branch totaling over ALL 2 500 000 (two million and five hundred thousand Lek) or amount equal to its counter value in foreign currency;
- c) deposits of the Bank, branch of the Bank, branch of a foreign bank and credit saving association in its name and on its behalf;
- d) deposits of the director, administrator of the Bank and their close relatives as defined in the Law on Banks;
- d) deposits of any person that owns 5 percent or more in the equity of the member entity or voting shares of this entity;
- dh) deposits resulting from activities related to money laundering and terrorism financing, which are declared illegal by final court decision;
- e) deposits of local and foreign merchants;
- ë) deposits of local or foreign legal persons;
- f) deposits of local or foreign insurance and re-insurance companies;
- g) deposits of local or foreign enterprise or collective investments;
- gj) deposits of local or foreign pension or pension insurance funds;
- h) securities issued from financial entities and any kind of other obligations that these entities have based on their promissory agreements;
- i) deposits of central or local government of Albanian Republic or another foreign country;
- j) unnamed deposits and/or whose holder is not clearly defined;
- k) deposits placed in the member entity of deposit insurance scheme during and after the insurance event in this entity;
- l) deposits of the members of decision-making bodies of credit-saving associations based on the definitions of the law on credit saving associations, except for the general assembly.

B – DEPOSITS COMPENSATION

Compensation procedures, according to article 39, paragraph 1 of the Law no. 53/2014, dated 22/05/2014 "On Deposit Insurance", start immediately at the moment when the Agency is informed in writing by the Supervision Authority on placement of the member entity of deposit insurance scheme under obligatory liquidation. Compensation begins not later than three months from its beginning.

The agency, according to article 33, paragraph 1, point a) of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance", insures and compensates insured deposits of every depositor in the Bank or in the branch of the foreign bank at the extent of 100 percent, but in any case not more than ALL 2,500,000 (two million and five hundred thousand Lek), irrespective of the number of deposits and their currency, deposited in this Bank.

C – TERMS AND CONDITIONS OF COMPENSATION PAYMENT

Maximum level of compensation for every depositor, according to article 38, paragraph 2 of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance" is calculated based on the definitions of article 33 of this Law, deducting the amount of overdue liabilities of the depositor due to the member entity, resulting overdue on the intervention date by the Supervisory Authority.

The Agency, based on article 38, paragraph 12 of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance", is entitled to refuse compensation or demand compensation for insured deposit, when the compensation right is based on inaccurate and fraud data, and when it is observed that there is no insured interest. Insured interest is the legal interest and objective need of the depositor to be protected from the financial loss of deposits in case of an insurance event.

The Agency, based on article 39, paragraph 4 of the Law no. 53/2014 dated 22/05/2014 "On deposit insurance", may compensate the insured deposit through one of these ways:

- a) payment of ALL amount to the person in the premises of the entity that is subject of liquidation in cooperation with the liquidator;
- b) payment of ALL amount to the person in the premises of another scheme member bank (agent bank);
- c) transfer of the amount received by the depositor in a member bank of deposit insurance scheme;
- c) cheque payment;
- d) other means of payments approved by sub-legal act of the Supervisory Authority.

Note: This information is provided pursuant to the public information obligation of the scheme member entities based on article 27 of the Law no. 53/2014 dated 22/05/2014 "On Deposit Insurance".